

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

In the claims:

I claim:

1. (Currently Amended) A method of providing a Financial Product to a customer comprising the steps of:
 - offering a Financial Product through a first institution;
 - providing said Financial Product to said customer;
 - providing money for said Financial Product;
 - collaborating with a second institution for said second institution to service said Financial Product;
 - obtaining said money provided for said Financial Product from said first institution, said first institution owning said Financial Product; and,
 - ~~obtaining~~ providing indemnification by the second institution for said first institution against all risk for providing said money for said Financial Product; and,
 - providing a guarantee by a third party to said first institution of said indemnification of said second institution for said first institution providing said money for said financial product wherein said indemnification at least in part is in the form of a performance bond.
2. (Original) The method of claim 1 further comprising the step of:
 - providing said Financial Product in the name of the first institution.
3. (Currently Amended) The method of claim 1 wherein said ~~indemnification is obtained from said second institution and backed up by~~ third party is an insurance company.
4. (Currently Amended) The method of claim ~~[[3]]~~ 1 wherein said ~~insurance company~~ third party provides said guarantee in the form of a performance bond.
5. (Original) The method of claim 1 wherein said first institution is a bank.

6. (Original) The method of claim 1 wherein said second institution is a finance company

7. (Currently Amended) ~~A method of providing a Financial Product to a customer comprising the steps of:~~

~~offering a Financial Product through a first institution;
servicing said Financial Product by a second institution;
providing said Financial Product to said customer;
providing money for said Financial Product;
obtaining said money provided for said Financial Product from said first institution; and
providing indemnification for said first institution of all risk for providing said money for
said Financial Product, wherein said indemnification at least in part is in the form of a
performance bond~~ The method of claim 1 further comprising also offering the Financial Product
by the second institution.

8. (Original) The method of claim 7 further comprising the steps of: obtaining said Financial Product in the name of said second institution.

9. (Cancelled)

10. (Cancelled)

11. (Cancelled)

12. (Cancelled)

13. (Currently Amended) A method of distributing and servicing a plurality of Financial Products marketed by an Intermediary company comprising the steps of:
offering a plurality of Financial Products through an Intermediary company, said Financial Products including Financial Products provided directly by said Intermediary company and Financial Products not provided directly by said Intermediary company;

marketing said plurality of Financial Products to a plurality of customers and potential customers;

supplying a customer a contracted Financial Product not directly provided by said Intermediary company;

collaborating with a Contractor to service said contracted Financial Product; providing money for said contracted Financial Product from said Intermediary company, said Intermediary company owning said contracted Financial Product by virtue of providing said money; and,

obtaining indemnification for said Intermediary company against all risk associated with providing money for said contracted Financial Product, wherein said indemnification at least in part is in the form of a performance bond.

14. (Original) The method of claim 13 further comprising said Contractor providing indemnification for said Intermediary company, and an insurance company providing a guarantee of said Contractor's indemnification for said Intermediary company for providing money for said contracted Financial Product.

15. (Original) The method of claim 14 further comprising said insurance company providing said performance bond.

16. (Original) The method of claim 13 wherein said Intermediary company is a bank.

17. (Original) The method of claim 13 wherein said Contractor is a finance company.

18. (Currently Amended) The method of claim ~~[[7]]~~ 13 wherein said Contractor markets said contracted ~~further comprising the step of trading said~~ Financial Product.

19. (Original) A method of providing a Financial Product to a customer comprising the steps of offering a Financial Product through a first institution; providing said Financial Product to said customer; providing money for said Financial Product;

collaborating with a second institution for said second institution to service said Financial Product;

obtaining said money provided for said Financial Product from said first institution; and,

obtaining indemnification for said first institution of all risk for providing said money for said Financial Product wherein said indemnification at least in part is in the form of a put option.

20. (Original) The method of claim 19 wherein said indemnification is obtained in part from said second institution and in part from a third party.

21. (Cancelled)

22. (Cancelled)

23. (Cancelled)

24. (Cancelled)

25. (Cancelled)

26. (Cancelled)

27. (Currently Amended) A method of providing a financial product comprising using a performance bond issued by an insurance company to support a financial services company's ~~guarantee~~ indemnification to a money supplier for the use of money in a contracted service.

28. (Currently Amended) A method of providing a Financial Product to a customer comprising the steps of:

providing money for a Financial Product by a first institution;
offering said Financial Product through a second institution;
servicing said Financial Product by said second institution;
providing said Financial Product to a customer; ~~and~~
obtaining indemnification for said first institution against all risk for providing said money for said Financial Product; and,

providing a guarantee from a third party to said first institution of said indemnification of for providing said money for said Financial Product.

29. (Currently Amended) The method of claim 28 ~~further comprising the step of providing said Financial Product in the name of the first institution~~ wherein said third party is an insurance company.

30. (Original) The method of claim 28 wherein said indemnification is obtained from said second institution.

31. (Cancelled)

32. (Original) The method of claim 28 wherein said first institution is a bank.

33. (Original) The method of claim 28 wherein said second institution is a finance company.

34. (Cancelled)

35. (Currently Amended) The method of claim ~~[[34]]~~ 29 wherein said insurance company provides said guaranty of said second institution's indemnification to said first institution in the form of a performance bond in favor of said first institution.

36. (Original) The method of claim 28 wherein said Financial Product is a high risk Financial Product.

37. (Cancelled)

38. (Cancelled)

39. (Cancelled)

40. (Cancelled)

41. (Cancelled)

42. (Cancelled)

43. (Cancelled)

44. (Cancelled)
45. (Cancelled)
46. (Cancelled)
47. (Currently Amended) A method of providing a Financial Product to a customer comprising the steps of:
offering a Financial Product through a first institution;
collaborating with a second institution for said second institution to service said Financial Product;
providing said Financial Product to a customer;
obtaining money for said Financial Product from said first institution; and, indemnifying said first institution of all risk for providing said money for said Financial Product, wherein said indemnification is obtained in part from said second institution and in part from a third party.
48. (Original) The method of claim 47 further comprising the step of providing said Financial Product in the name of the first institution.
49. (Original) The method of claim 47 wherein said indemnification is obtained entirely from said second institution.
50. (Cancelled).
51. (Original) The method of claim 47 wherein said first institution is a bank.
52. (Original) The method of claim 47 wherein said second institution is a finance company.
53. (Original) The method of claim 50 wherein said third party is an insurance company.
54. (Original) The method of claim 53 further comprising said insurance company providing a performance bond to insure said first institution against said risk.

55. (Original) The method of claim 1 further comprising the step of trading said Financial Product.

56. (Cancelled)

57. (Cancelled)

58. (Original) The method of claim 19 further comprising the step of trading said Financial product.

59. (Original) The method of claim 27 further comprising the step of trading said Financial product.

60. (Cancelled)

61. (Original) The method of claim 47 further comprising the step of trading said Financial product.

62. (Cancelled)

63. (Cancelled)

64. (Original) The method of claim 13 further comprising the step of trading said Financial product.